

- a. On or about December 30, 2003, the Department of Insurance sent a letter to Respondent at Respondent's registered business address by First Class United States Mail regarding a complaint filed by Ralph McLaughlin. This letter informed Respondent that a response must be made within fifteen days. This letter was not returned to the Department of Insurance by the United States Postal Service. Respondent failed to respond to this letter until February 12, 2004.
- b. During the first two weeks of August 2003, Ralph McLaughlin submitted a third party claim against Linda Loontjer to Edward Schoof, Linda Loontjer's insurance producer. Edward Schoof did not notify the insurer of this claim.
3. The Respondent was informed of his right to a public hearing. Respondent waives that right, and enters into this Consent Order freely and voluntarily. Respondent understands and acknowledges that by waiving his right to a public hearing, Respondent also waives his right to confrontation of witnesses, production of evidence, and judicial review.
4. Respondent admits the allegation restated in Paragraph 2 (a) above.

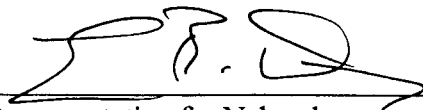
CONCLUSIONS OF LAW

Respondent's conduct as alleged above constitutes a violation of Neb.Rev.Stat. §44-4059 (1) and 44-1525 (11).

CONSENT ORDER

It is therefore ordered by the Director of Insurance and agreed to by Respondent that Respondent shall pay an administrative fine of five hundred dollars on or before fifteen (15) days from the date on which the Director signs this Consent Order. In the event that respondent fails to pay the administrative fine on or before fifteen (15) days from the date the director signs this Consent Order, Respondent agrees that Respondent's insurance producer license shall be suspended until such time that Respondent pay the administrative fine. The Nebraska Department of Insurance shall retain jurisdiction of this matter for the purpose of enabling the Respondent or the Department to make application for such further orders as may be necessary.

In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing his or her signature below.



Representative for Nebraska
Department of Insurance

941 "O" Street, Suite 400
Lincoln, Nebraska 68508
(402) 471-2201

8/27/04

Date



Respondent

9-8-2004

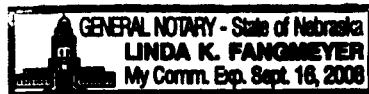
Date

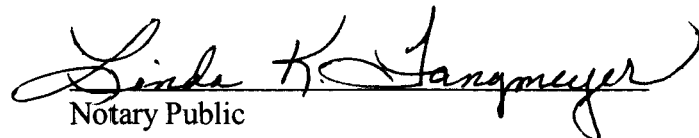
Attorney for Respondent

Date

State of Nebraska)
County of Thayer) ss.

On this 8 day of Sept., 2004, Edward Schoof personally appeared before me and read this Consent Order, executed the same and acknowledged the same to be his voluntary act and deed.



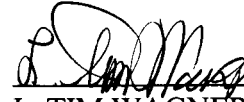


Notary Public

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the

Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance vs.
Edward Schoof.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



L. TIM WAGNER
Director of Insurance

9/17/04
Date

CERTIFICATE OF SERVICE

I hereby certify that the foregoing Consent Order was served upon the
Respondent by sending a copy to Respondent at his business address as registered with the
Department of Insurance via certified mail, return receipt requested on this 20th day of
September 2004.

